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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/911,123	07/23/2001	Christina E. Colabella	56145473-17	2409

26453 7590 07/28/2003

BAKER & MCKENZIE  
805 THIRD AVENUE  
NEW YORK, NY 10022

EXAMINER
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FELTEN, DANIEL S

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 07/28/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

# Interview Summary

Application No.  
09/911,123

Applicant(s)  
Colabella et al

Examiner  
Daniel Felten

Art Unit  
3624



All participants (applicant, applicant's representative, PTO personnel):

(1) Daniel Felten

(3) Steven Klocinski

(2) Frank Gasparo (Reg. No. 44,700)

(4) \_\_\_\_\_

Date of Interview Jul 22, 2003

Type: a) ☒ Telephonic b) ☐ Video Conference  
c) ☐ Personal [copy is given to 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No. If yes, brief description:

Claim(s) discussed: 1 and 15

Identification of prior art discussed:

Bachman (US 6,315,196) and Wolfberg et al (US 4,885,685)

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Applicants described the novelty of the invention as being "automatically providing from the retrieved status information a reason why the account has not been closed if the account is determined to be coded to close. The examiner explained how the prior art reads on this limitation. It was agreed that an amendment which further limits the above mentioned limitation be presented..

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) ☐ It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached

HANI M. KAZIMI  
PRIMARY EXAMINER

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Daniel Felten  
DANIEL FELTEN  
A.U. 3624  
Bruce K. ...  
Examiner's signature, if required